

FANNIE MAE <small>² Area Median Income (AMI) based on Conventional Product Qualifying Income Limits by County</small>	HFA Preferred™				HFA Preferred™ Upfront Paid MI Insured
	1.5% SRP ¹		2.5% SRP ¹		3.5% SRP ¹
	≤80% AMI ²	>80% AMI ²	≤80% AMI ²	>80% AMI ²	≤80% AMI ²
Start Up First Mortgage with or without Downpayment Loan	3.875	4.250	4.125	4.500	4.375
Step Up Purchase or Refinance First Mortgage 30-year Term with or without Downpayment Loan	4.000	4.375	4.250	4.625	4.500

FREDDIE MAC <small>² Area Median Income (AMI) based on Conventional Product Qualifying Income Limits by County</small>	HFA Advantage®				HFA Advantage® Upfront Paid MI Insured
	1.5% SRP ¹		2.5% SRP ¹		3.5% SRP ¹
	≤80% AMI ²	>80% AMI ²	≤80% AMI ²	>80% AMI ²	≤80% AMI ²
Start Up First Mortgage with or without Downpayment Loan	3.875	4.250	4.125	4.500	4.375
Step Up Purchase or Refinance First Mortgage 30-year Term with or without Downpayment Loan	4.000	4.375	4.250	4.625	4.500

FHA/VA/RD³ <small>Standard Program Income Limits Apply</small>	³ RD loan product only available with 30-year term	
	1.5% SRP ¹	2.5% SRP ¹
Start Up First Mortgage with or without Downpayment Loan	3.750	4.000
Step Up Purchase or Refinance First Mortgage 15-year Term with or without Monthly Payment Loan	3.375	NA
Step Up Purchase or Refinance First Mortgage 30-year Term with or without Monthly Payment Loan	3.875	4.125

¹Customary and reasonable discretionary fees are allowable. With the 2.5% SRP rate option, the Lender cannot charge the borrower any origination fee or discount point. With the 1.5% SRP rate option, the Lender may charge the borrower either a 1% origination fee or 1% discount point. With the 3.5% SRP rate option the Lender may charge the borrower either a 1% origination fee or 1% discount point. The remaining 2% must be used to offset the cost of the single-pay upfront MI premium (see the UPMI section of the Lock, Fee, and Service Release Premium (SRP) Guide for more details).

Rates include loan-level price adjustments (LLPA).